



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No.

Patent
032668-026

AP / 3627

JFW

In re Patent Application of

Daniel Ian Flitcroft et al.

Application No.: 09/665,574

Filing Date: September 18, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3627

Examiner: MICHAEL A. CUFF

Confirmation No.: 6529

FIFTH
INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Si:

Enclosed is a FIFTH Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☐ No additional fee for submission of an IDS is required.
- ☐ The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ A statement under 37 C.F.R. § 1.97(e) is also enclosed.
- ☒ A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ Charge _____ to Deposit Account No. 02-4800 for the fee due.
- ☒ A check in the amount of \$ 180.00 is enclosed for the fee due.
- ☐ Charge _____ to credit card. Form PTO-2038 is attached.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

By

John F. Guay
Registration No. 47,248

Date: January 12, 2005



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)

Daniel Ian Flitcroft et al.)

Application No.: 09/548,659)

Filed: April 13, 2000)

For: CREDIT CARD SYSTEM AND)
METHOD)

Group Art Unit: 3627

Examiner: Michael A Cuff

Confirmation No.: 6529

FIFTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, the accompanying information is being submitted in accordance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of the documents cited is enclosed.

The document is being submitted after the close of prosecution but prior to the payment of the issue fee, therefore under 37 C.F.R. § 1.97(d) a statement and the fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) are enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

01/14/2005 MBERHE 00000018 09665574

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To assist the Examiner, the document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date January 12, 2005

By:


John F. Guay
Registration No. 47,248

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

FIFTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Application Number

09/665,574

Filing Date

September 18, 2000

First Named Inventor

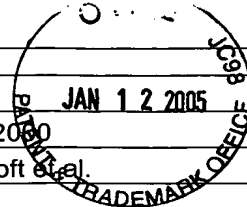
Daniel Ian Flitcroft et al.

Examiner Name

Michael A Cuff

Attorney Docket Number

032668-026



U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
	5,903,830		Joao et al.	05-11-1999

FOREIGN PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	STATUS						
					Translation	Partial Translation	Eng. Lang. Summary	Search Report	IPER	Abstract	Cited in Spec

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature

Date

Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.